

Information to identify the case:

| | | | |
|------------------------------------------------------------------------|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | <u>Michael J. Jones</u> | Social Security number or ITIN | xxx-xx-7492 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 18-10644-TPA | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael J. Jones

2/10/21

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael J. Jones
Debtor

Case No. 18-10644-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: culy

Page 1 of 4

Date Rcvd: Feb 11, 2021

Form ID: 318

Total Noticed: 34

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2021:

| Recip ID | Recipient Name and Address |
|----------|----------------------------------------------------------------------------------------------------------------------------------------------|
| db | + Michael J. Jones, 1040 South Hermitage Road, Hermitage, PA 16148-3621 |
| cr | + Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102 |
| 14902071 | + Aberdeen Proving Ground Federal Credit Union, C/O Silverman Theologou LLP, 11200 Rockville Pike, Ste. 520, N. Bethesda, MD 20852-7105 |
| 14871147 | + Freedom Mortgage Corp, Attn: Bankruptcy, Po Box 489, Mt Laurel, NJ 08054-0489 |
| 14898523 | + Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764 |
| 14899194 | + Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---------------------------------------------------|----------------------|-------------------------------------------------------------------------------------------------------------------------|
| smg | EDI: PENNDEPTREV | Feb 12 2021 04:23:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Feb 12 2021 03:11:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Feb 12 2021 04:23:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Feb 12 2021 03:11:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | + Email/Text: bankruptcygroup@apgfcu.com | Feb 12 2021 03:10:00 | Aberdeen Proving Ground Federal Credit Union, 1321 Pulaski Hwy, Edgewood, MD 21040-1502 |
| cr | + Email/Text: ebnteam@sscu.net | Feb 12 2021 03:11:00 | Seven Seventeen Credit Union, Inc., 3181 Larchmont Ave., Warren, OH 44483-2498 |
| 14871143 | + Email/Text: bankruptcygroup@apgfcu.com | Feb 12 2021 03:10:00 | APG Federal Credit Union, Attn: Bankruptcy, Po Box 1176, Aberdeen, MD 21001-6176 |
| 14894296 | EDI: CBSAAFES.COM | Feb 12 2021 04:23:00 | Army & Air Force Exchange Services, Attention GC-G, 3911 S. Walton Walker Blvd., Dallas, TX 75236 |
| 14871148 | EDI: CBSAAFES.COM | Feb 12 2021 04:23:00 | Military Star/AAFES, Attention: Bankruptcy, Po Box 650060, Dallas, TX 75265 |
| 14871144 | + EDI: CITICORP.COM | Feb 12 2021 04:23:00 | Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034 |
| 14871145 | + Email/PDF: creditonebknofications@resurgent.com | Feb 12 2021 03:17:40 | Credit One Bank, Attn: Bankruptcy, Po Box |

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|----------|---------------------------------------------------|----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | | 98873, Las Vegas, NV 89193-8873 |
| 14874693 | EDI: DISCOVER.COM | Feb 12 2021 04:23:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 14871146 | + EDI: DISCOVER.COM | Feb 12 2021 04:23:00 | Discover Financial, Po Box 3025, New Albany, OH 43054-3025 |
| 14902085 | Email/PDF: resurgentbknotifications@resurgent.com | Feb 12 2021 03:26:31 | LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14871149 | + EDI: NFCU.COM | Feb 12 2021 04:23:00 | Navy Federal Cr Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000 |
| 14887398 | + EDI: NFCU.COM | Feb 12 2021 04:23:00 | Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000 |
| 14890473 | EDI: AGFINANCE.COM | Feb 12 2021 04:23:00 | ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251 |
| 14871150 | + EDI: AGFINANCE.COM | Feb 12 2021 04:23:00 | OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013 |
| 14871436 | + EDI: PRA.COM | Feb 12 2021 04:23:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14871151 | + Email/Text: ebnteam@sscu.net | Feb 12 2021 03:11:00 | Seven Seventeen Cred, Attn: Bankruptcy, 3181 Larchmont Ave. Ne, Warren, OH 44483-2498 |
| 14884483 | + Email/Text: ebnteam@sscu.net | Feb 12 2021 03:11:00 | Seven Seventeen Credit Union, Inc., 3181 Larchmont Ave., NE, Warren, OH 44483-2498 |
| 14904774 | + EDI: RMSC.COM | Feb 12 2021 04:23:00 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021 |
| 14871152 | + EDI: RMSC.COM | Feb 12 2021 04:23:00 | Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 |
| 14871153 | + EDI: RMSC.COM | Feb 12 2021 04:23:00 | Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 |
| 14871154 | + EDI: RMSC.COM | Feb 12 2021 04:23:00 | Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 14871155 | + EDI: RMSC.COM | Feb 12 2021 04:23:00 | Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 |
| 14871156 | EDI: TFSR.COM | Feb 12 2021 04:23:00 | Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409 |
| 15281113 | EDI: BL-TOYOTA.COM | Feb 12 2021 04:23:00 | Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 14871157 | + EDI: USAA.COM | Feb 12 2021 04:23:00 | Usaa Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600 |
| 14904720 | EDI: ECAST.COM | Feb 12 2021 04:23:00 | eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262 |

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14871158 | *+ | APG Federal Credit Union, Attn: Bankruptcy, Po Box 1176, Aberdeen, MD 21001-6176 |
| 14871163 | *P++ | CREDITORS BANKRUPTCY SERVICE, PO BOX 800849, DALLAS TX 75380-0849, address filed with court:, Military Star/AAFES, Attention: Bankruptcy, Po Box 650060, Dallas, TX 75265 |

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| 14871159 | *+ | Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034 |
| 14871160 | *+ | Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873 |
| 14871161 | *+ | Discover Financial, Po Box 3025, New Albany, OH 43054-3025 |
| 14871162 | *+ | Freedom Mortgage Corp, Attn: Bankruptcy, Po Box 489, Mt Laurel, NJ 08054-0489 |
| 14871164 | *+ | Navy Federal Cr Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000 |
| 14871165 | *+ | OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013 |
| 14871166 | *+ | Seven Seventeen Cred, Attn: Bankruptcy, 3181 Larchmont Ave. Ne, Warren, OH 44483-2498 |
| 14871167 | *+ | Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 |
| 14871168 | *+ | Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 |
| 14871169 | *+ | Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 14871170 | *+ | Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 |
| 14871171 | *P++ | TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409 |
| 14871172 | *+ | Usaa Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600 |

TOTAL: 0 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2021 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|-----------------------------------------------------------------------------------------------------------|
| Brian Nicholas | on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com |
| James McNally | on behalf of Creditor Seven Seventeen Credit Union Inc. jmcnally@cohenseglia.com, dlandi@cohenseglia.com |
| Maria Miksich | on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmlawgroup.com |
| Mario J. Hanyon | on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Rebeka Seelinger | on behalf of Debtor Michael J. Jones rebeka@seelingerlaw.com |
| Richard J. Bedford | on behalf of Debtor Michael J. Jones richard@seelingerlaw.com rjb8181@gmail.com |
| Tamera Ochs Rothschild | trothschild@gmx.com pa70@ecfbis.com |
| Tamera Ochs Rothschild | on behalf of Trustee Tamera Ochs Rothschild trothschild@gmx.com pa70@ecfbis.com |
| Thomas Song | on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com |
| Thomas E. Reilly | on behalf of Creditor Aberdeen Proving Ground Federal Credit Union ecf@tomreillylaw.com |

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